

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT of MISSOURI**

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/30/13 . You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. **Creditors—Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James Allen Willis aka Jim Willis, aka Jimmy Willis 5409 Cranberry Hill Circle Saint Joseph, MO 64503	Angela Maria Willis aka Angie Willis 5409 Cranberry Hill Circle Saint Joseph, MO 64503
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Case Number: 13-50279-can7	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-2066 xxx-xx-9120
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Attorney for Debtor(s) (name and address): Noah J. Briles 918 Francis St. St Joseph, MO 64501 Telephone number: 816-232-6265	Bankruptcy Trustee (name and address): Bruce E. Strauss Merrick Baker Strauss 1044 Main Street, 4th Floor Kansas City, MO 64105 Telephone number: 816-221-8855
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**Meeting of Creditors**

Date: **June 7, 2013**

Time: **11:30 AM**

Location: **411 Jules St., Room 223—Mann Conf. Rm., St. Joseph, MO 64501**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 8/6/13**

**Deadline to Object to Exemptions:**

30 days after the conclusion of the meeting of creditors or within 30 days of any amendment to the list or supplemental schedules, unless as otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Bankruptcy Clerk's Office: www.mow.uscourts.gov**

400 E. 9th Street, Room 1510  
Kansas City, MO 64106  
Telephone Number: 816-512-1800  
VCIS Number toll free: 866-222-8029

**For the Court:**

Court Executive:  
Ann Thompson

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 4/30/13

The trustee may give notice at the meeting of his intent to abandon property unless objections are filed within 14 days.

Creditors with a security interest in the property must provide evidence of perfection to the trustee prior to this meeting.

Pursuant to 11 USC § 727 (a)(12), creditors and parties in interest seeking to delay or postpone debtor(s)' discharge on grounds that 11 USC § 522 (q)(1) may be applicable to debtor(s) or that a proceeding is pending in which the debtor(s) may be found guilty of a felony as described in 11 USC § 522 (q)(1)(A) or may be liable for a debt as described in 11 USC § 522 (q)(1)(B) must file a motion to delay or postpone such discharge prior to the last day to object to the discharge, as set out above. If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access.

**To obtain a claim form go to:** [http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK\\_Forms\\_Current/B\\_010.pdf](http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Current/B_010.pdf)

## EXPLANATIONS

FORM B9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>-- Refer to Other Side for Important Deadlines and Notices --</b>	

In re:  
 James Allen Willis  
 Angela Maria Willis  
 Debtors

Case No. 13-50279-can  
 Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0866-5

User: kostrowr  
 Form ID: b9a

Page 1 of 3  
 Total Noticed: 29

Date Rcvd: Apr 30, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2013.

db/jdb +James Allen Willis, Angela Maria Willis, 5409 Cranberry Hill Circle,  
 Saint Joseph, MO 64503-2016  
 tr +Bruce E. Strauss, Merrick Baker Strauss, 1044 Main Street, 4th Floor,  
 Kansas City, MO 64105-2135  
 14781694 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550  
 (address filed with court: DirecTV, P.O. Box 6550, Englewood CO 80155-0000)  
 14781707 +Scheels, First Bank Card, PO Box 2557, Omaha NE 68103-2557  
 14781709 +US Bank, PO Box 21948, Saint Paul MN 55121-0948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: nbriles@stjoelive.com Apr 30 2013 21:11:58 Noah J. Briles, 918 Francis St.,  
 St Joseph, MO 64501  
 smg E-mail/Text: ecfnotices@dor.mo.gov Apr 30 2013 21:18:05 Missouri Department of Revenue,  
 General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475  
 14781687 +EDI: CINGMIDLAND.COM Apr 30 2013 21:13:00 AT & T, 5407 Andrews Highway,  
 Midland TX 79706-2851  
 14781689 +EDI: HFC.COM Apr 30 2013 21:13:00 Best Buy, Retail Services, P O Box 5222,  
 Carol Stream IL 60197-5222  
 14781688 +EDI: HFC.COM Apr 30 2013 21:13:00 Best Buy, P. O. Box 5893, Carol Stream IL 60197-5893  
 14781690 +EDI: TSYS2.COM Apr 30 2013 21:13:00 Bluegreen, Card Services, PO Box 13337,  
 Philadelphia PA 19101-3337  
 14781691 +EDI: CAPITALONE.COM Apr 30 2013 21:13:00 Capital One, P O Box 30285,  
 Salt Lake City UT 84130-0285  
 14781692 +EDI: CAPITALONE.COM Apr 30 2013 21:13:00 Capital One Bank, P. O. Box 30285,  
 Salt Lake City UT 84130-0285  
 14781693 +EDI: CHASE.COM Apr 30 2013 21:13:00 Chase, P.O. Box 15298, Wilmington DE 19850-5298  
 14781694 +EDI: DIRECTV.COM Apr 30 2013 21:13:00 DirecTV, P.O. Box 6550, Englewood CO 80155-0000  
 14781696 +EDI: HFC.COM Apr 30 2013 21:13:00 HSBC/Discover, PO Box 5894, Carol Stream IL 60197-5894  
 14781695 +EDI: HFC.COM Apr 30 2013 21:13:00 Household Bank, HSBC, P. O. Box 81622,  
 Salinas CA 93912-1622  
 14781697 +EDI: RMSC.COM Apr 30 2013 21:13:00 JCPenney, GECRB/JCP, PO Box 965009,  
 Orlando FL 32896-5009  
 14781698 +EDI: RMSC.COM Apr 30 2013 21:13:00 JCPenney / GE Money Bank, PO Box 965009,  
 Orlando FL 32896-5009  
 14781699 EDI: TSYS2.COM Apr 30 2013 21:13:00 Juniper Bank, PO Box 13337,  
 Philadelphia PA 19101-3337  
 14781700 +EDI: CBSKOHLS.COM Apr 30 2013 21:13:00 Kohls/Chase, P O Box 3043, Milwaukee WI 53201-3043  
 14781701 +EDI: RMSC.COM Apr 30 2013 21:13:00 Lowes, P O Box 960010, Orlando FL 32896-0010  
 14781702 +EDI: HFC.COM Apr 30 2013 21:13:00 Menards, Capital One Retail Services, DEPT 7680,  
 Carol Stream IL 60116-0001  
 14781703 +EDI: HFC.COM Apr 30 2013 21:13:00 Menards, HSBC Retail Service, DEPT 7680,  
 Carol Stream IL 60116-0001  
 14781704 +EDI: MERRICKBANK.COM Apr 30 2013 21:13:00 Merrick Bank, P O Box 30537,  
 Tampa FL 33630-3537  
 14781705 +E-mail/Text: demand@nfm.com Apr 30 2013 21:19:48 Nebraska Furniture Mart, P.O. Box 3000,  
 Omaha NE 68103-3030  
 14781706 +EDI: RMSC.COM Apr 30 2013 21:13:00 Sam's Club, PO Box 965004, Orlando FL 32896-5004  
 14781708 +EDI: WTRRRNBANK.COM Apr 30 2013 21:13:00 Target, PO Box 660170, Dallas TX 75266-0170  
 14781710 +EDI: RMSC.COM Apr 30 2013 21:13:00 Wal Mart, P O Box 530927, Atlanta GA 30353-0927  
 14781711 +EDI: WFFC.COM Apr 30 2013 21:13:00 Wells Fargo Financial National Bank, MattressFirm,  
 Documentation Dept MAC N0003-04C, 800 Walnut Street, Des Moines IA 50309-3605  
 TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0866-5

User: kostrowr  
Form ID: b9a

Page 2 of 3  
Total Noticed: 29

Date Rcvd: Apr 30, 2013

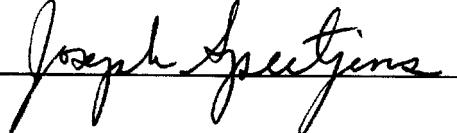
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2013

Signature:



District/off: 0866-5

User: kostrowr  
Form ID: b9a

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Total Noticed: 29

Date Rcvd: Apr 30, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2013 at the address(es) listed below:

Bruce E. Strauss trustee@merrickbakerstrauss.com,  
MO28@ecfcbis.com;bes-trustee@mbslaw.psemail.com;bes@trustesolutions.net  
Noah J. Briles on behalf of Debtor James Allen Willis nbriles@stjoelive.com  
Noah J. Briles on behalf of Joint Debtor Angela Maria Willis nbriles@stjoelive.com  
TOTAL: 3